

What is claimed is:

- 1 1. A system comprising:
2 a network provider that provides a health care plan;
3 one or more medical service/good providers that have joined the health care plan;
4 one or more individuals that are members of the health care plan and participate via
5 incentives within a member multi-level network; and
6 a discount price list provided by the network provider that regulates the cost of
7 services/goods provided to the members by the medical service/good providers such that the
8 members pay the medical service/good providers in-full directly for any services/goods
9 rendered based on the discount price list.
- 1 2. The system as recited in claim 1, wherein the discount price list is a variable
2 discount price list that tracks a known standard service price list.
- 1 3. The system as recited in claim 1, wherein the individuals pay a membership
2 fee to the network provider to join the health care plan.
- 1 4. The system as recited in claim 3, wherein the membership fee is paid by the
2 individual's employer.
- 1 5. The system as recited in claim 3, wherein the membership fee is paid by the
2 individual's business.
- 1 6. The system as recited in claim 3, wherein the membership fee is a renewal fee.
- 1 7. The system as recited in claim 1, wherein the member includes his/her family
2 in the health care plan.

1 8. The system as recited in claim 1, wherein the medical service/good providers
2 are selected from the group consisting of physicians, hospitals, physical therapists, nursing
3 facilities, cancer treatment centers, optical and hearing aid dispensaries, hospices, clinics,
4 pharmacies, chiropractors, dentists, medical supply stores, hospital supply stores and
5 handicap equipment suppliers.

1 9. The system as recited in claim 1, wherein the medical service/good provider is
2 a doctor that works for a corporation.

1 10. The system as recited in claim 1, further comprising a medical service/good
2 provider listing provided by the network provider to the members.

1 11. The system as recited in claim 10, wherein the medical service/good provider
2 listing comprises basic listings and premium listings.

1 12. The system as recited in claim 11, wherein the basic listings are provided to
2 medical service/good providers free of charge.

1 13. The system as recited in claim 11, wherein the premium listings are provided
2 to medical service/good providers upon payment of a premium listing fee.

1 14. The system as recited in claim 11, wherein the premium listings include a link
2 to a customizable web page for the medical service/good providers that is accessible via a
3 global telecommunications network.

1 15. The system as recited in claim 11, wherein the premium listings include a link
2 to the medical service/good provider's web site.

1 16. The system as recited in claim 11, wherein the premium listings are
2 customized for each medical service/good provider.

1 17. The system as recited in claim 10, wherein the discount price list and the
2 medical service/good provider listing is accessible via a global telecommunications network.

1 18. The system as recited in claim 10, wherein the discount price list and the
2 medical service/good provider listing are searchable by the members using one or more
3 search criteria.

1 19. The system as recited in claim 18, wherein one of the search criteria is based
2 on geographic area

1 20. The system as recited in claim 18, wherein one of the search criteria is based
2 on the services and goods provided by the medical service/good providers.

1 21. The system as recited in claim 1, further comprising one or more
2 advertisements provided by the network provider to the members.

1 22. The system as recited in claim 21, wherein an advertiser pays the network
2 provider an advertising fee to provide the advertisements to the members.

1 23. The system as recited in claim 21, wherein the advertisement provided to a
2 member is based on one or more search criteria used to search the medical service/good
3 provider listing.

1 24. A method for providing a health care plan comprising the steps of
2 receiving a membership fee from one or more individuals to become members of the
3 health care plan and participate via incentives within a member multi-level network;
4 obtaining information from one or more medical service/good providers that have
5 joined the health care plan; and
6 providing a discount price list that regulates the cost of services/goods provided to the
7 members by the medical service/good providers such that the members pay the medical
8 service/good providers in-full directly for any services/goods rendered based on the discount
9 price list.

1 25. A computer program embodied on a computer readable medium for providing
2 a health care plan comprising:
3 a code segment for receiving a membership fee from one or more individuals to
4 become members of the health care plan and participate via incentives within a member
5 multi-level network;
6 a code segment for obtaining information from one or more medical service/good
7 providers that have joined the health care plan; and
8 a code segment for providing a discount price list that regulates the cost of
9 services/goods provided to the members by the medical service/good providers such that the
10 members pay the medical service/good providers in-full directly for any services/goods
11 rendered based on the discount price list.

1 26. An apparatus for providing a health care plan comprising:
2 a server;
3 one or more storage devices communicably coupled to the server, the one or more
4 data storage devices containing a discount price list that regulates the cost of services/goods
5 provided to a member of the health care plan by a medical service/good provider such that
6 the member pays the medical service/good provider in-full directly for any services/goods
7 rendered based on the discount price list;
8 a communications interface communicably coupled to the server that allows a
9 member to access the discount price list; and
10 wherein the member is an individual that has paid a membership fee to join the health
11 care plan and participate via incentives within a member multi-level network.

1 27. A system comprising:
2 a network provider that provides a health care plan;
3 one or more medical service/good providers that enter the health care plan and
4 participate via incentives within a provider multi-level network;
5 one or more individuals that are members of the health care plan;
6 a discount price list provided by the network provider that regulates the cost of
7 services/goods provided to the members by the medical service/good providers such that the
8 members pay the medical service/good providers in-full directly for any services/goods
9 rendered based on the discount price list.

1 28. A method for providing a health care plan comprising the steps of
2 receiving a membership fee from one or more individuals to become members of the
3 health care plan;
4 obtaining information from one or more medical service/good providers that enter the
5 health care plan and participate via incentives within a provider multi-level network; and
6 providing a discount price list that regulates the cost of services/goods provided to the
7 members by the medical service/good providers such that the members pay the medical
8 service/good providers in-full directly for any services/goods rendered based on the discount
9 price list.

1 29. A computer program embodied on a computer readable medium for providing
2 a health care plan comprising:
3 a code segment for receiving a membership fee from one or more individuals to
4 become members of the health care plan;
5 a code segment for obtaining information from one or more medical service/good
6 providers that have joined the health care plan and participate via incentives within a
7 provider multi-level network; and
8 a code segment for providing a discount price list that regulates the cost of
9 services/goods provided to the members by the medical service/good providers such that the
10 members pay the medical service/good providers in-full directly for any services/goods
11 rendered based on the discount price list.

1 30. An apparatus for providing a health care plan comprising:
2 a server;
3 one or more storage devices communicably coupled to the server, the one or more
4 data storage devices containing a discount price list that regulates the cost of services/goods
5 provided to a member of the health care plan by a medical service/good provider such that
6 the member pays the medical service/good provider in-full directly for any services/goods
7 rendered based on the discount price list;
8 a communications interface communicably coupled to the server that allows a
9 member to access the discount price list; and
10 wherein the member is an individual that has paid a membership fee to join the health
11 care plan and the medical service/good provider joins the health care plan and participates via
12 incentives within a provider multi-level network.